

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorney for Debtors  
RM-1141

In Re:

Visitacion A. Agnes

Case No. 17-35990MBK

Judge:

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

**X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

**TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtors in the above-captioned chapter 13 proceeding hereby object to the following  
(**choose one**):

1. X Motion for Relief from the Automatic Stay filed by Wilmington Savings Fund Society, creditor. A hearing has been scheduled for 7/27/22, at 9:00 a.m.

OR

\_\_\_\_ Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for \_\_\_\_\_ at 9:00 a.m.

OR

\_\_\_\_ Certification of Default filed by \_\_\_\_\_, creditor. We are requesting that a hearing be scheduled on this matter.

OR

\_\_\_\_ Certification of Default filed by Standing Chapter 13 Trustee. We are requesting that a hearing be scheduled on this matter.

2. We are objecting to the above for the following reasons (**choose one**):

\_\_\_\_\_ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

\_\_\_\_\_ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

**X** Other: I made a \$2,200 payment on June 24, 2022, which is not credited to my account. I can cure the arrears by making an immediate \$4,000 payment, with the balance paid by 9/15/2022. I respectfully request the court deny the movant's request for relief and allow me to cure the arrears.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. We certify under penalty of perjury that the foregoing is true and correct.

Date: 7/13/2022

/s/ Visitacion A. Agnes  
Visitacion A. Agnes, debtor